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December 4, 2008

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MARSHA BLACKBURN, TENNESSEE

DENNIS B. FITZGIBBONS, CHIEF OF STAFF GREGG A. ROTHSCHILD, DEPUTY CHIEF OF STAFF AND CHIEF COUNSEL

> Mr. Stephen Joynt President and Chief Executive Officer Fitch Ratings Corporate Headquarters One State Street Plaza New York, NY 10004

Dear Mr. Joynt:

- 1. How are CRAs paid for the provision of ratings services and by whom are they paid? Please provide a detailed explanation for the different ways in which ratings services are contracted and rendered.
- 2. Does the compensation structure for ratings services vary depending on any ongoing obligation of a ratings provider to assess accurately and timely the risks of instruments they have rated?
- 3. After an initial rating assessment, what additional work is required to maintain an accurate rating for various types of instruments?
- 4. How are conflicts of interest avoided, disclosed, or otherwise addressed within the rating process?
- 5. Are there standards of due diligence for an initial or ongoing review of the risks underlying an instrument's rating? What checks and balances exist in the marketplace to ensure that ratings provide the marketplace with accurate and timely information?

- 6. In what ways has the Securities and Exchange Commission's (SEC) implementation of the Credit Rating Agency Reform Act of 2006 (the Act) affected CRA business practices?
- 7. Are there "best practices" among the CRAs in developing and applying ratings methodologies?
- 8. Did the reforms in the Act significantly improve the functioning of the financial marketplace as it relies on credit rating agencies? Are there other systemic problems in this area that could be addressed by policymakers to improve the functioning of the financial markets?

We appreciate your prompt attention to this request. If you have any questions about this matter, please contact Will Carty of the Committee staff at (202) 225-3641.

Sincerely,

1.3)	Ralph M. Hell
Joe Barton Parkita Mambar	Ralph Hall
Ranking Member Committee on Energy and Commerce	Member 4
Chilf Steams	Ed Whitfield
Ranking Member Subcommittee on Telecommunications and the Internet	Ranking Member Subcommittee on Commerce, Trade, and Consumer Protection
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John Shimkus Ranking Member Subcommittee on Oversight and	George Rydanovich Member
Investigations RPH5	Cal 5.
Joseph R. Pitts Member	John Sullivan Member
MulleB	Mursha Blackburn
Michael Burgess Member	Marsha Blackburn Member

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MICHAEL C. BURGESS, TEXAL

DENNIS B. FITZGIBBONS, CHIEF OF STAFF GREGG A. ROTHSCHILD, DEPUTY CHIEF OF STAFF AND CHIEF COUNSEL

> Mr. Raymond W. McDaniel Chairman and Chief Executive Officer Moody's Investors Service 7 World Trade Center at 250 Greenwich Street New York, NY 10007

Dear Mr. McDaniel:

- 1. How are CRAs paid for the provision of ratings services and by whom are they paid? Please provide a detailed explanation for the different ways in which ratings services are contracted and rendered.
- 2. Does the compensation structure for ratings services vary depending on any ongoing obligation of a ratings provider to assess accurately and timely the risks of instruments they have rated?
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Michael Burgess

Member

- 6. In what ways has the Securities and Exchange Commission's (SEC) implementation of the Credit Rating Agency Reform Act of 2006 (the Act) affected CRA business practices?
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Cliff Stearns X Ranking Member Subcommittee on Telecommunications and the Internet	Ed Whitfield Ranking Member Subcommittee on Commerce, Trade, and Consumer Protection
John Shimkus	George Radanovich
Ranking Member Subcommittee on Oversight and Investigations	Member Member
Joseph Pitts	Joha Sullivan
Member D Mwll B	Marsha Blackfrum

Marsha Blackburn

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CHARLES MELANCON, LOUISIANIA

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DENNIS B. FITZGIBBONS, CHIEF OF STAFF GREGG A. ROTHSCHILD, DEPUTY CHIEF OF STAFF AND CHIEF COUNSEL

> Mr. Deven Sharma President Standard & Poor's 55 Water Street New York, NY 10041

Dear Mr. Sharma:

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Sincerely,

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Subcommittee on Telecommunications	Subcommittee on Commerce, Trade, and
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Joseph R. Pitts Member	John Sullivan Member
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Michael Burgess	Marsha Blackburn
Member / /	Member

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MARSHA BLACKBURN, TENNESSEE

DENNIS B. FITZGIBBONS, CHIEF OF STAFF GREGG A. ROTHSCHILD, DEPUTY CHIEF OF STAFF AND CHIEF COUNSEL

> Mr. Sean J. Egan Managing Director Egan-Jones Rating Company 61 Station Road Haverford, PA 19041

Dear Mr. Egan:

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Cliff Stearns	Ed Whitfield
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Subcommittee on Telecommunications and the Internet	Subcommittee on Commerce, Trade, and Consumer Protection
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John Shimkus	George Radanovich
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Subcommittee on Oversight and	
Investigations	
Jean R Pitts	Call
Joseph R. Pitts Member	John Sullivan Member
MullCB	Marsha Blackbron
Michael Burgess	Marsha Blackburn

Member

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DENNIS B. FITZGIBBONS, CHIEF OF STAFF GREGG A. ROTHSCHILD, DEPUTY CHIEF OF STAFF AND CHIEF COUNSEL

> Mr. Arthur Snyder Chairman and Chief Executive Officer A.M. Best Company, Inc. Ambest Road Oldwick, NJ 08858

Dear Mr. Snyder:

- 1. How are CRAs paid for the provision of ratings services and by whom are they paid? Please provide a detailed explanation for the different ways in which ratings services are contracted and rendered.
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